

TENTH ANNUAL REPORT

OF

THE COMMISSIONERS

OF THE

FIREMEN'S RELIEF FUND

OF

MASSACHUSETTS.

1900.

BOSTON :

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,

18 POST OFFICE SQUARE.

1901.



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HIRAM R. WILLIAMSON, WORCESTER.

Commonwealth of Massachusetts.

REPORT.

To His Excellency W. MURRAY CRANE, *Governor of the Commonwealth.*

The Board of Commissioners of the Firemen's Relief Fund herewith submits its report for the fiscal year ending June 30, 1900, the same being the tenth annual report since its establishment.

This year the number of injury claims has been somewhat less than last year, and but 2 funeral benefits have been allowed, in place of 11 the previous year. The number of minor children under fifteen years of age receiving an allowance of \$2 per week has somewhat increased. But for the fact that claims aggregating \$786 remained unadjusted at the beginning of the year, the appropriation would have sufficed to meet all demands. With this sum and the claims granted this year to be paid out of the \$10,000 allowed we have a deficit of \$773.50, a condition which was predicted in last year's report. This deficit, however, has been met by the State Firemen's Association, thus allowing us to begin the year 1900-1901 without any outstanding liabilities.

Section 4 of chapter 177, legislative acts of 1892, reads: "Any person doing fire duty at the request or upon the order of the authorities of any town having no organized fire department, and any person performing the duties of a fireman in a town having no organized fire department, shall be eligible for benefits from this fund." During January, 1899, for the first time in the transactions of this Board the section above quoted became operative. On Nov. 11, 1898, the town of Hanover suffered from a serious fire. This town has no fire department, and citizens worked in subduing the flames under orders of the

selectmen. During the fire an explosion occurred in which two persons were killed and eleven others were seriously injured. The various claims were sent to this Board and were referred to a special committee of two members. That committee visited Hanover and held a full and exhaustive investigation. Subsequently the sum of \$1,048.50 was allowed for deaths and injuries. In the payment of these claims there was no alternative but to follow the statute law. Had the town possessed an active fire department, it is hardly probable that such serious results would have ensued, entailing so large an expense to the Commonwealth. The neglect of any town to make systematic provision for its own fire protection is deserving of severe censure. It does not seem fully consistent with the principles of equity and justice that citizens of a town who, for parsimonious reasons, constantly refuse to provide suitable equipment in case of fire, should be eligible to the same compensation from this fund as their more progressive neighbors, who at large expense provide for themselves the necessary fire protection. Evidently either by law towns should be compelled to maintain an active fire department, or, in cases similar to Hanover, be obliged to compensate citizens for injuries sustained while working at a fire under orders given by their town officials.

Massachusetts, while taking the lead in establishing a fund for the benefit of her firemen, is not now alone in this beneficent provision. Of the other New England States, Connecticut has for some years made an annual appropriation of \$8,000, and New Hampshire last year granted \$2,000 for the same purpose. New York, New Jersey, Pennsylvania and many of the other States, while not appropriating definite sums, have statutes compelling foreign insurance companies to pay a certain per cent. on premiums received annually. In no State, however, has the disbursement been so systematized as in our own. The methods adopted by this Board, compelling the applicant to submit a sworn statement, while the claim must also be substantiated by a reputable physician, together with the chief engineer of the department and the captain of his company, leave little opportunity for deception. As an additional safeguard in cases not absolutely clear, the commissioner residing nearest the locality of the claim is often designated to visit the place and examine the witnesses conversant therewith.

Appended is a tabulated statement, showing amounts allowed during the year for accidents and fatalities in various cities and towns of the Commonwealth, with the causes of the same ; also a record of the total disbursements each year from 1890 to June 30, 1900.

Respectfully submitted, for the Board,

J. C. CROMBIE,
Chairman.

STATISTICS.

YEAR ENDING JUNE 30, 1900.

Claims considered,	.	.	.	.	.	.	.	.	.	202
Claims allowed,	.	.	.	.	.	.	.	.	.	188
Claims rejected,	.	.	.	.	.	.	.	.	.	14

The following table shows the number of claims and amount allowed to cities and towns for injured firemen : —

CITY OR TOWN.	Number of Claims.	Amount.
Athol,	2	\$61 50
Amesbury,	1	9 00
Boston,	60	2,212 00
Brockton,	1	47 00
Beverly,	1	22 50
Clinton,	3	78 00
Cambridge,	9	201 50
Chelsea,	2	34 50
Everett,	3	51 00
Fall River,	3	104 00
Fitchburg,	2	30 00
Foxborough,	5	110 50
Gloucester,	1	43 50
Hanover,	2	270 00
Haverhill,	9	257 00
Holbrook,	1	45 00
Holyoke,	4	67 50
Ipswich,	2	10 50
Lawrence,	2	84 00
Lowell,	10	276 00
Lynn,	8	264 00

CITY OR TOWN.	Number of Claims.	Amount.
Malden,	5	\$172 00
Marlborough,	2	54 00
Medford,	1	21 00
Melrose,	1	31 50
Methuen,	1	24 00
Milford,	1	90 00
Natick,	3	85 50
New Bedford,	3	24 00
Newburyport,	5	150 00
Newton,	1	21 00
Northampton,	2	87 00
Provincetown,	1	39 00
Quincy,	3	67 00
Reading,	1	36 00
Revere,	1	84 00
Rockland,	2	27 00
Salem,	6	530 00
Springfield,	6	225 00
Taunton,	1	21 00
Wakefield,	1	27 00
Watertown,	1	36 00
Waltham,	3	70 00
West Springfield,	1	22 50
Woburn,	3	73 50
Worcester,	12	365 00
Williamstown,	1	15 00
Whitman,	1	9 00
Winchester,	1	45 00

CAUSES OF INJURY.

Burns,	15
Broken ankle,	1
Broken collar bone,	1
Broken foot,	1
Broken hand,	1
Broken hip,	1
Broken leg,	3
Breaking of ladder,	4

Cut with axe,	4
Cut by glass,	19
Cut with plaster hook,	2
Cut with piece of tin,	1
Engine overturned,	1
Falling of a building,	1
Falling from a building,	1
Falling from street car,	1
Falling chimney,	1
Falling from fire-escape,	1
Falling on floor,	1
Falling through hole in floor,	1
Falling on hydrant,	1
Falling into open hatchway,	1
Falling from ladder,	6
Falling from pile of lumber,	2
Falling down stairs,	4
Falling slate,	2
Falling on stone step,	1
Falling through hole in street,	1
Falling timber,	2
Falling walls,	2
Falling on sidewalk,	5
Falling on step of hose wagon,	1
Falling of a window,	1
Finger nail torn from finger,	1
Fractured leg,	1
Gasolene explosion,	1
Hot air explosion,	3
Hook on hanging harness caught in mouth,	1
Hose pull from coupling,	2
Hose wagon overturned,	3
Hose pipe,	1
Jump from pilot house,	1
Kick by horse,	1
Ladder slip,	2
Ladder spike in foot,	1
Nail in foot,	3
Pole of ladder truck drop,	1
Run over by engine,	1
Run over by hose wagon,	4
Run over by ladder truck,	2
Run over by wagon,	1
Sprained ankle,	9
Sprained arm,	1
Sprained back,	8
Sprained finger,	1
Sprained foot,	2
Sprained hand,	2

Sprained knee,	7
Sprained testicle,	1
Sprained wrist,	1
Struck by hose coupling,	1
Struck by engine stream,	1
Struck knee against stone post,	1
Sliding down pole in engine house,	4
Sliding down ladder,	1
Thrown from bicycles,	2
Thrown from engine,	8
Thrown from hose wagon,	6
Thrown from ladder truck,	6
Thrown from wagon,	3

CAUSES OF DEATH.

Wall of building falling,	2
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LIST OF CHILDREN UNDER FIFTEEN YEARS OF AGE ENTITLED TO BENEFIT FROM THE FIREMEN'S RELIEF FUND, MASSACHUSETTS,
FOR THE YEAR ENDING JUNE 30, 1900.

NAME.	City or Town.	Born.	Time expires.	Period of Time.	Amount.
George J. Gottwald,	Boston,	June 1, 1891,	June 1, 1906,	Weeks. 55	\$110 00
Grace E. Gottwald,	Boston,	Aug. 8, 1892,	Aug. 8, 1907,	55	110 00
William Gottwald,	Boston,	April 27, 1895,	April 27, 1910,	55	110 00
Frederick Gottwald,	Boston,	Aug. 12, 1897,	Aug. 12, 1912,	55	110 00
Katherin V. McCarthy,	Boston,	Feb. 17, 1887,	Feb. 17, 1902,	16	32 00
Josephine McCarthy,	Boston,	July 26, 1891,	July 26, 1906,	16	32 00
Julia V. McCarthy,	Boston,	May 25, 1896,	May 25, 1911,	16	32 00
Justin J. McCarthy,	Boston,	Jan. 25, 1899,	Jan. 25, 1914,	16	32 00
Catherine C. Victory,	Boston,	March 28, 1887,	March 28, 1902,	55	110 00
Elizabeth M. Victory,	Boston,	Sept. 20, 1889,	Sept. 20, 1904,	55	110 00
Gertrude L. Victory,	Boston,	Aug. 12, 1894,	Aug. 12, 1909,	55	110 00
Wm. H. McDonald,	Boston,	April 16, 1896,	April 16, 1911,	55	110 00
Mary F. McDonald,	Boston,	Feb. 10, 1898,	Feb. 10, 1913,	55	110 00
Alice M. Collins,*	Boston,	March 27, 1885,	March 27, 1900,	42	84 00
Phela E. Blackwell,	Fall River,	Dec. 18, 1887,	Dec. 18, 1902,	55	\$110 00
					\$1,202 00
					\$110 00

Edgar H. Josselyn, .	.	.	.	.	Foxborough, .	.	Sept. 27, 1888,	Sept. 27, 1903,	4	\$8 00	
George M. Josselyn,	.	.	.	.	Foxborough, .	.	Jan. 3, 1893,	Jan. 3 1908,	4	8 00	16 00
Alfred G. Tolman, .	.	.	.	.	Hanover, .	.	Oct. 29, 1891,	Oct. 29, 1906,	55	\$110 00	
Helen J. Tolman, .	.	.	.	.	Hanover, .	.	Nov. 23, 1893,	Nov. 23, 1908,	55	110 00	220 00
Barbara L. MacMonagle,	.	.	.	.	Haverhill, .	.	July 5, 1893,	July 5, 1908,	55	\$110 00	110 00
Bertha E. Donlan,*	.	.	.	.	Lynn, .	.	Dec. 12, 1884,	Dec. 12, 1899,	26	\$52 00	
Adelaid C. Donlan, .	.	.	.	.	Lynn, .	.	Aug. 22, 1891,	Aug. 22, 1906,	55	110 00	
Ide M. Moody, .	.	.	.	.	Lynn, .	.	Nov. 18, 1890,	Nov. 18, 1905,	55	110 00	
James J. Murray, .	.	.	.	.	Lynn, .	.	Jan. 26, 1895,	Jan. 26, 1910,	55	110 00	
Mattie C. Skinner, .	.	.	.	.	Lynn, .	.	June 11, 1894,	June 11, 1909,	55	110 00	
Harry B. Tarbox, .	.	.	.	.	Lynn, .	.	Jan. 15, 1888,	Jan. 15, 1903,	55	110 00	602 00
Helen J. Adams, .	.	.	.	.	Rockland, .	.	Dec. 13, 1886,	Dec. 13, 1901,	55	\$110 00	
Opal C. Adams, .	.	.	.	.	Rockland, .	.	May 9, 1889,	May 9, 1904,	55	110 00	220 00
Alice A. Dowd, .	.	.	.	.	West Medway, .	.	Jan. 29, 1886,	Jan. 29, 1901,	55	\$110 00	110 00
Fred E. Brigham, .	.	.	.	.	Worcester, .	.	Dec. 3, 1887,	Dec. 3, 1902,	55	\$110 00	
Ruth H. Brigham, .	.	.	.	.	Worcester, .	.	July 24, 1893,	July 24, 1908,	55	110 00	220 00
										1,405	\$2,810 00

* Time expired.

DISBURSEMENTS FROM JULY 1, 1890, TO JUNE 30, 1900.

FOR THE YEAR ENDING JUNE 30.	Expenditure.	Balance in Favor of Commonwealth.
1891,	\$5,827 65	\$4,172 35
1892,	9,724 10	275 90
1893,	8,911 40	1,088 60
1894,	8,422 11	1,577 89
1895,	9,617 06	382 94
1896,	9,406 76	593 24
1897,	8,922 47	1,077 53
1898,	7,314 63	2,685 37
1899,	9,998 62	1 38*
1900,	10,008 13	2 87†

* Claims to the amount of \$786 carried over to 1900.

† Claims to the amount of \$773.50 have been paid from the treasury of the Massachusetts State Firemen's Association.

TREASURER'S REPORT.

WORCESTER, MASS., July 1, 1900.

To the Treasurer of the Commonwealth of Massachusetts.

I have the honor to present this my tenth annual report of the receipts and expenditures, as treasurer of the fund for the Massachusetts State Firemen's Association, appropriated by the State and administered in conformity therewith.

RECEIPTS.

1899.		
July 19.	Received of Hon. Edward P. Shaw, Treasurer of the Commonwealth of Massachusetts, for the benefit of the Firemen's Relief Fund of Massachusetts (chapter 177, under the act of April 19, 1892),	\$10,000 00
1900.		
May 10.	Received from Chas. S. Paisler, secretary, amount of over-paid claim of John F. Mooney of Boston,	11 00
	Total,	<u>\$10,011 00</u>

EXPENDITURES.

Credit.

Paid 2,309 days' injury benefits to call men, at \$1.50 per day,	\$3,463 50	
3,050 days' injury benefits to permanent men, at \$1 per day,	3,050 00	
2 funeral benefits, at \$100 each,	200 00	
1,405 weeks' benefits for minor children, at \$2 per week,	2,810 00	
expense account,	484 63	
	<u>\$10,008 13</u>	
Balance due the Commonwealth,	2 87	
Total,	<u>\$10,011 00</u>	

Respectfully submitted,

H. R. WILLIAMSON,
Treasurer.

RULES OF THE BOARD.

The following rules have been adopted to govern the meetings of the Board and the disbursement of the fund.

J. C. CROMBIE, *Chairman.*

C. S. PAISLER, *Secretary.*

ARTICLE I.

SECTION 1. This organization shall be known as the "Board of Commissioners of the Firemen's Relief Fund."

SECTION 2. Regular meetings of the Board shall be held at the State House, on the first Wednesday of each month, at 1.30 o'clock P.M.

ARTICLE II.

SECTION 1. The officers of this Board shall consist of a chairman and secretary, who shall hold their respective offices for one year, or until their successors shall be elected.

SECTION 2. The officers shall be elected by this Board, and a majority of all the votes cast shall be necessary for an election.

SECTION 3. At all meetings of the Board a majority shall constitute a quorum, and a majority of such quorum shall determine all questions.

SECTION 4. All orders on the treasurer of the Massachusetts State Firemen's Association must be signed by the chairman and secretary of this Board.

ARTICLE III.

SECTION 1. *Call Men.* — All firemen known as "call men," or others eligible to the benefits of this fund, as provided for in chapter 177, legislative acts of 1892, who may become injured in the line of fire duty, shall be entitled to benefits from this fund as follows: at the rate of one dollar and fifty cents for each day while unable to attend to their ordinary business by reason of such injury. Such benefits, arising from any particular injury, shall not continue longer than one hundred days from the date of such injury; but the Board may extend such benefits, if they deem it advisable, and if the amount of the fund at that time will permit it.

Permanent Men. — All firemen known as “permanent men,” injured in the line of fire duty, and receiving their regular pay from the city or town during their disability, shall be entitled to benefits from this fund at the rate of one dollar for each day of actual disability, for a period not exceeding one hundred days from date of injury, — except “permanent men” who may become injured in the line of fire duty, and whose compensation or salary received from the city or town is deducted during the term of their disability; such “permanent men” shall be entitled to benefits at the rate of one dollar and fifty cents per day, the same as provided for “call men” in this section.

SECTION 2. In case of death from injury received while in the performance of fire duty, the Board shall pay to the widow or children of the deceased one hundred dollars for funeral expenses; and to each child, under fifteen years of age, of such deceased fireman, two dollars per week in monthly payments. In case the deceased leaves neither wife nor children, a sum not exceeding one hundred dollars shall be paid for funeral expenses.

SECTION 3. All particulars regarding each case where a benefit is required shall be certified and recommended on blank form by the chief or acting chief of each fire department and commanding officer of company; and in case of protective departments by the commanding officer of the department; or, if there is no organized fire department, by a majority of the selectmen. In all cases the physician who attended the injured applicant must make an affidavit.

SECTION 4. Applications for relief or benefits shall be made to the secretary of the Massachusetts State Firemen’s Association, in compliance with forms to be furnished by him for that purpose, and they shall be made within thirty days after receiving the injury; but said time for making such applications may be extended by the Board, for good cause shown.

SECTION 5. If the applicant in any case fails to obtain the signature or certificate of any person or officer necessary to enable him to conform to the requirements of the prescribed forms, he shall make a written application for relief to the commissioners, who are empowered to make any order that in their opinion justice may require.

SECTION 6. All applications for relief or benefits, when adjusted by the Board, shall be retained by the treasurer of the Massachusetts State Firemen’s Association.

SPECIAL NOTICE TO CHIEFS OF DEPARTMENTS.

The attention of chiefs of departments is particularly called to article III., section 1, of these rules; and, in signing the certificates, the chief will designate whether the applicant is a “call man” or a “permanent man” in the department.

LEGISLATION.

[CHAPTER 177, ACTS OF 1892.]

AN ACT APPROPRIATING TEN THOUSAND DOLLARS ANNUALLY FOR THE MASSACHUSETTS STATE FIREMEN'S ASSOCIATION.

Be it enacted, etc., as follows:

SECTION 1. Before the first day of July in each year there shall be allowed and paid out of the treasury of the Commonwealth to the treasurer of the Massachusetts State Firemen's Association the sum of ten thousand dollars. Said sum shall be paid from the moneys received for taxes from fire insurance companies doing business in this Commonwealth.

SECTION 2. The money so paid to said treasurer shall be known and remain as the Firemen's Relief Fund of Massachusetts, and shall be used as a fund for the relief of firemen, whether members of said association or not, who may be injured while responding to, working at or returning from an alarm of fire, and for the relief of the widows and children of such firemen as may be killed in the line of their duty aforesaid, in such manner and in such sums as a board, to consist of five persons, two of whom shall be appointed by the Massachusetts State Firemen's Association and three of whom shall be appointed by the governor, shall determine; the appointees of the governor shall not be members of said association.

SECTION 3. The treasurer of the Massachusetts State Firemen's Association shall give a bond with good and sufficient sureties to the treasurer of the Commonwealth, in double the sum received by him from said treasurer, for the faithful performance of his duties under this act; and shall make a detailed report under oath to the treasurer of the Commonwealth of expenditures of the appropriation made under this act, on or before the fifteenth day of July in each year.

SECTION 4. The officers and members in active service of all incorporated protective departments acting in concert with fire departments, also any person doing fire duty at the request, or upon the order of the authorities of any town having no organized fire department, and any person performing the duties of a fireman in a town having no organized fire department, shall be eligible for benefits from this fund.

SECTION 5. All unexpended moneys received under this act by the said Massachusetts State Firemen's Association shall be returned to the treasurer of the Commonwealth on or before the fifteenth day of July in each year.

SECTION 6. Five hundred dollars out of the amount hereby appropriated may be allowed for incidental expenses of the disbursing board, but otherwise no part of said ten thousand dollars shall be expended for salaries or any expenses except as provided in this act.

SECTION 7. This act shall take effect upon its passage. [*Approved April 19, 1892.*]

[CHAPTER 375, ACTS OF 1894.]

AN ACT RELATIVE TO THE BOND OF THE TREASURER OF THE MASSACHUSETTS STATE FIREMEN'S ASSOCIATION.

Be it enacted, etc., as follows:

SECTION 1. Section three of chapter one hundred and seventy-seven of the acts of the year eighteen hundred and ninety-two is hereby amended by striking out in the fourth line, the words "double the sum received by him from said treasurer", and inserting in place thereof the words: — the sum of ten thousand dollars, — so as to read as follows: — *Section 3.* The treasurer of the Massachusetts State Firemen's Association shall give a bond with good and sufficient sureties to the treasurer of the Commonwealth, in the sum of ten thousand dollars, for the faithful performance of his duties under this act; and shall make a detailed report under oath to the treasurer of the Commonwealth of expenditures of the appropriation made under this act, on or before the fifteenth day of July in each year.

SECTION 2. This act shall take effect upon its passage. [*Approved May 12, 1894.*]

